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*the HSA solution*


# *POW!*

## Payroll On the Web
## Health Savings Account – HSA
## Employer Payroll
## Funding Application

July 2007
V5.0

# Table of Contents

# Introduction

Welcome to *POW!* – the Payroll On the Web Employer Funding Application for Health Savings Accounts. This secure application allows you to easily provide us with contribution information. This contribution information, paired with lump sum funding via wire, check or Automated Clearing House (ACH), provides, the opportunity for communication about payroll contributions for timely and accurate posting to employee accounts.

This guide is prepared and distributed as a resource and step-by-step user manual. Note, for security purposes, your User ID is provided to you in a separate notification. See the password management section of the guide for additional information.

We are excited to offer this application and hope it meets your funding needs.

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# LOGGING ON TO *POW!*

Open your browser and navigate to the url: **www.hsamember.com.** This is also referred to as the "Member website." Select ***Employer*** as the Log-In type. In the field indicated "User ID" input your fourteen digit employer account number beginning with 9500998XXXXXXX. <u>If this is your first time accessing the website, the system will prompt you to change your password after your initial login</u>. Input your password and press "Submit." For information on changing and updating your password please see the Password Management Section of this Guide.

During your first login, you will be required to accept the terms of use for this site. You may review and print these terms and conditions at any time in the future by pressing the "Privacy Policy" and "Terms of Use" references located at the bottom of the screens.

***Passwords must be nine characters or less and must contain one numeric value.***

✓ For your privacy and protection of the data, this site must operate on a 32-bit operating system (Windows 95, Windows 98, Windows NT 4.0, Windows 2000 or Windows XP); Internet Browser (IE 5.0 or Netscape Navigator 6.1 or higher) with a minimum 28.8KB modem connectivity. The preferred screen display setting is 1024 by 768 pixels.

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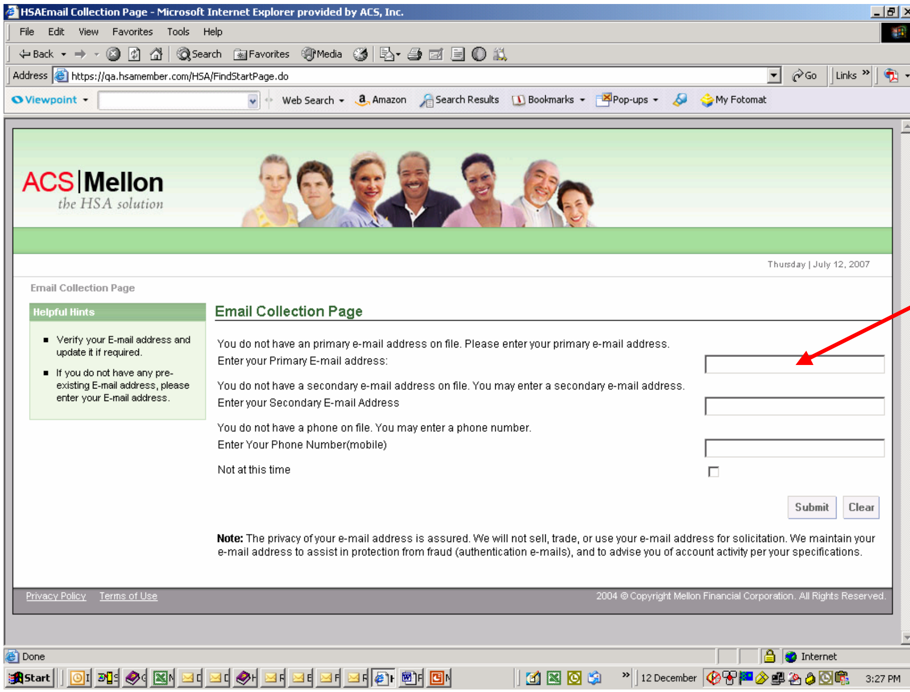
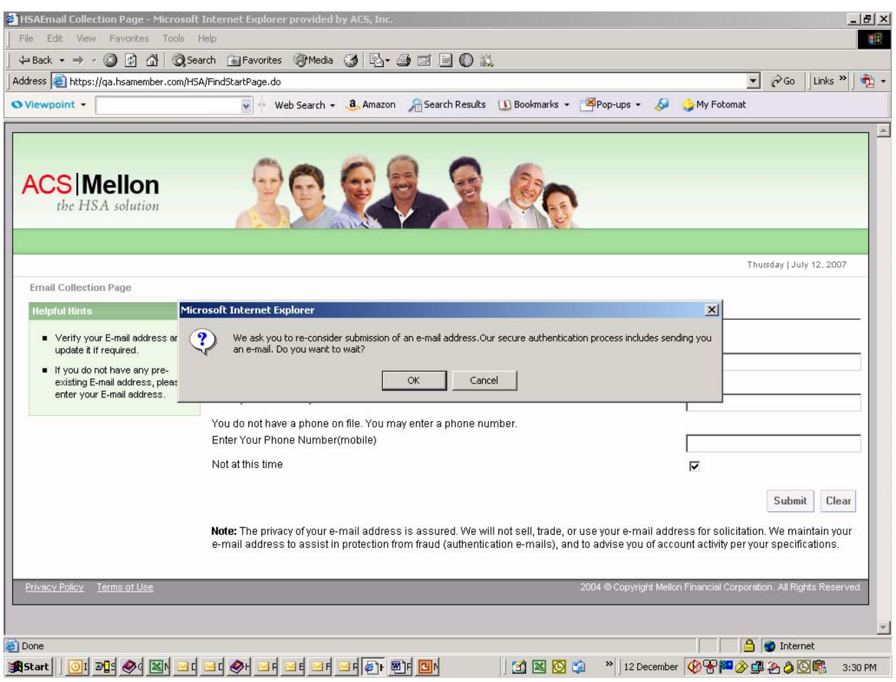
# PROVIDING AN EMAIL ADDRESS

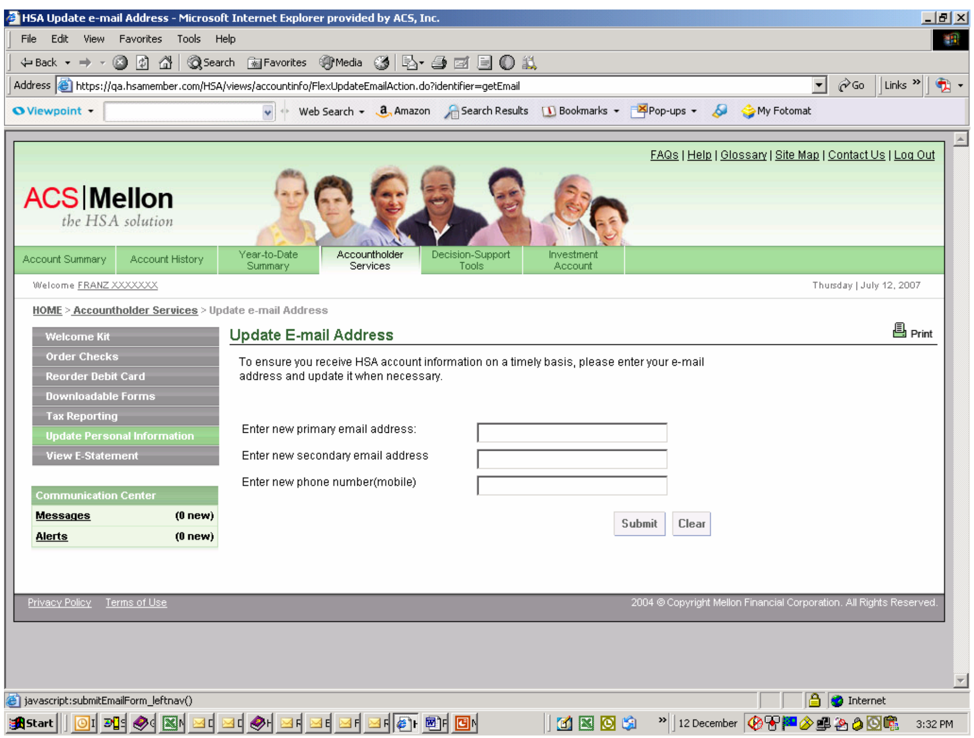
Upon logging into the site, users are prompted to provide a valid email address. Once an email address is on file, email capture screens will not display. Fields are provided for a second email and/or a phone number. Email addresses can be updated going forward (see second screen shot).




Should you decline to provide the email address at this time you will be requested to provide it at subsequent log-on.

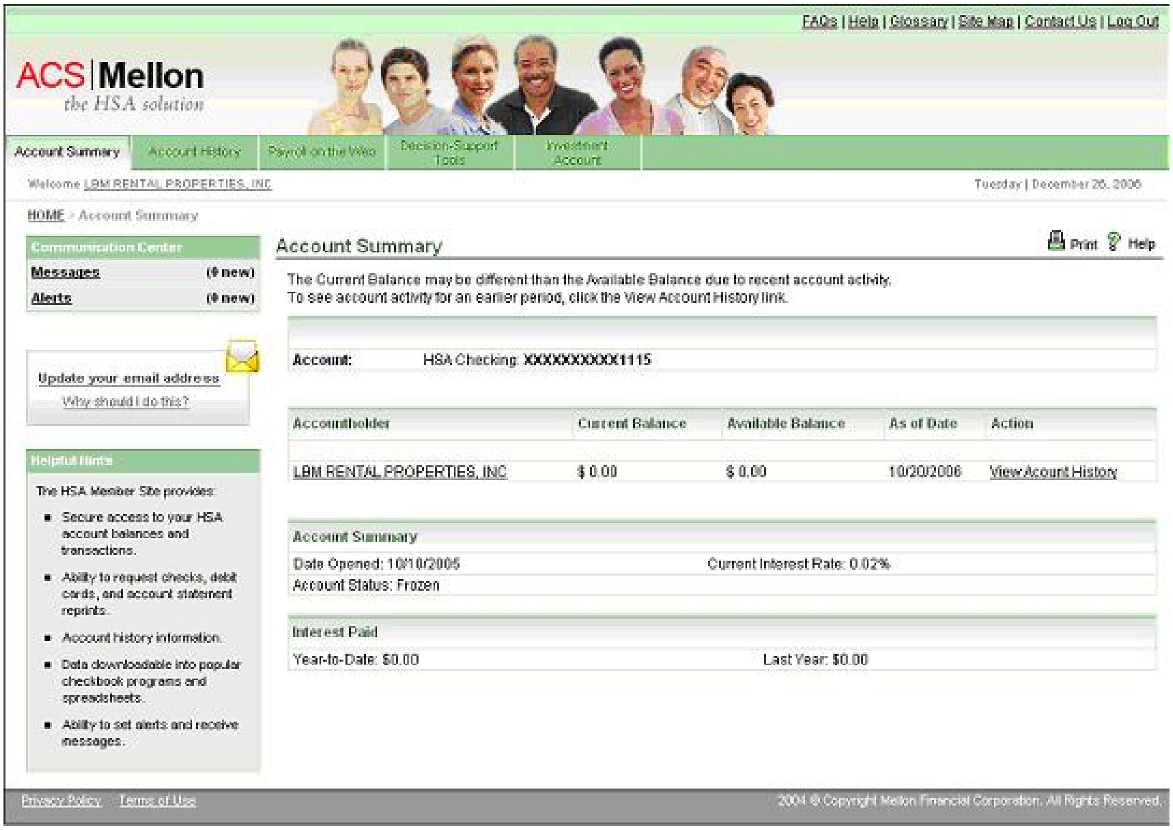


You may update the system email addresses and phone information at any time on the Account Summary screen.

# ACCOUNT SUMMARY & APPLICATION OVERVIEW

Upon successful logon to the site, note the tabs “Account Summary,” “Account History,” “Payroll on the Web,” “Decision Support Tools,” and “Investment Account Profile.” (Displayed from left to right under the logo.) A description of the features of each tab is listed below.




*Account Summary*

Displays account number, employer name, current and available balance and provides access to account history. If you select the account name link, the information stored in Checking Account Profile (i.e. current profile and address) for your firm will display. Please contact the Employer Support Team to update this information.

If you select the “View History” button (or the Account History Tab), you can elect to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.

The Message and Alerts links indicate if you have information to review. You can also setup a link to provide email notification of account activities. Alerts can keep you informed when funds post to the account as well as when files are processed against the account.

*Account History*

Select to view Transaction or Daily Balance information for the employer account. You can also select to view transactions with a specific dollar value.

*Payroll On The Web*

This tab houses the Payroll on the Web application. Please see next section of this guide for details regarding its display and use.

*Decision-Support Tools*

These services are primarily geared to the individual accountholder (reorder of statements, checkbooks, etc) and should not be used by the employer. However, downloadable forms such as disclosures, and signature cards can be obtained in this area of the website.

*Investment Account Profile*

This displays general information about the investment funds available to an individual accountholder. It is not directly related to the employer account.

# PAYROLL ON THE WEB

*Introduction*

Through logon to the secure site, employee information (name, payroll id number and account status) for employees currently on the Mellon HSA Solution recordkeeping system with your employer id will display. This application is available to employers with less than 100 accounts on the recordkeeping system. If your firm has 100 or more *accounts* on the system, a message will notify you that you cannot use the payroll application. In this instance, contact the Employer Support Team at 201-553-6305 or HSAEmployerSetup@acs-inc.com to discuss alternatives.

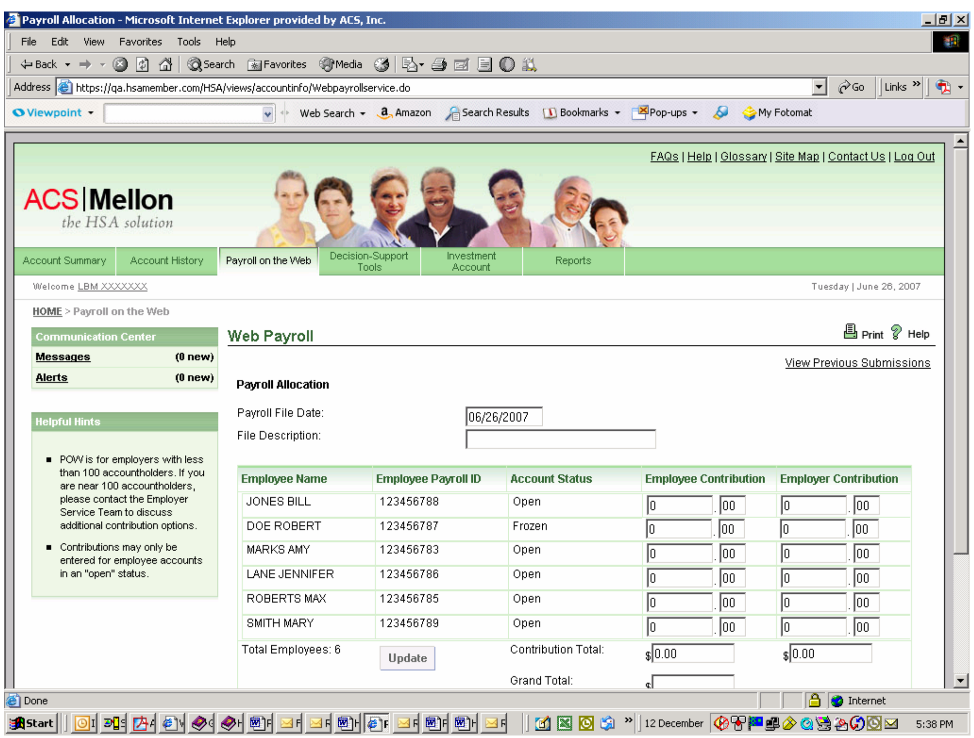
*Display*

The Payroll on the Web display is alphabetical by Last Name, First Name for all accountholder's currently on our system with an employer code consistent with your code. The employee's Payroll id and account status are also displayed. **Note, you may only input contribution information for accounts in an *open* status.**

Accounts are in frozen status when they are processed onto the recordkeeping system but the signature process is incomplete. You are not able to input contribution information for an account when it is in a frozen status.

Accounts not yet processed on our system do not display.
Accounts for individuals who have a status of “Inactive” or a different employer code than that of your firm do not display.

A maximum of 100 accounts will display. You may navigate through the listing using the “arrow bar” to the right of the contribution input fields. The total number of accounts on the system is indicated at the bottom of the screen to the left of the “Update” indicator.



*Input Payroll Contribution Detail*

Input of payroll effective date, file description and contribution breakdown information is readily accomplished in this section of the website. If you need additional information while you are using Payroll on the Web, press the "Help with this Page" link. The following information will display.

After you have reviewed this information, you may return to the application by pressing "Return to Previous Page" link found at the bottom of the "Help with this page" information.

*Payroll File Date*

At the top of the screen, indicate the effective payroll processing date for this submission. The default is today's date. Note, contributions will not post to the accounts unless (1) the effective date has been reached, and (2) sufficient funds are available in the employer account.

Indicate the effective date for the file to process. The default is today's date. The format is MM/DD/YYYY. If the date entered is not a business processing date, the file will process on business processing date following that date. For example, June 23, 2007 is a Saturday. Input with that effective date will process on Monday, June 25, 2007.

Input a file description in the field below "Date." This may be your employer name, the file date, etc. Each submission should have a unique submission for identification purposes.

Both the effective date and description are required inputs. If you do not complete information in these fields, the update feature will not process. A popup will remind you to complete these sections.

*Contribution Information: Employee and Employer*

You may enter contribution information for *open* employee accounts only. This is accomplished by entering a dollar and cent value in the Employee Contribution and/or Employer Contribution columns next to the employee name and payroll id number. **Only numeric values will process.** Dollar amounts up to 999999999 can be input. The default is 00. Only the dollar amount of the contribution to post should be input into the dollar field. Cents are to be indicated in the cents field to the right of the dollar field. The cents field must be populated with two numeric values. The default is 00. Input of alphabetical characters, symbols and spaces will result in a popup requiring adjustment to numeric values only.

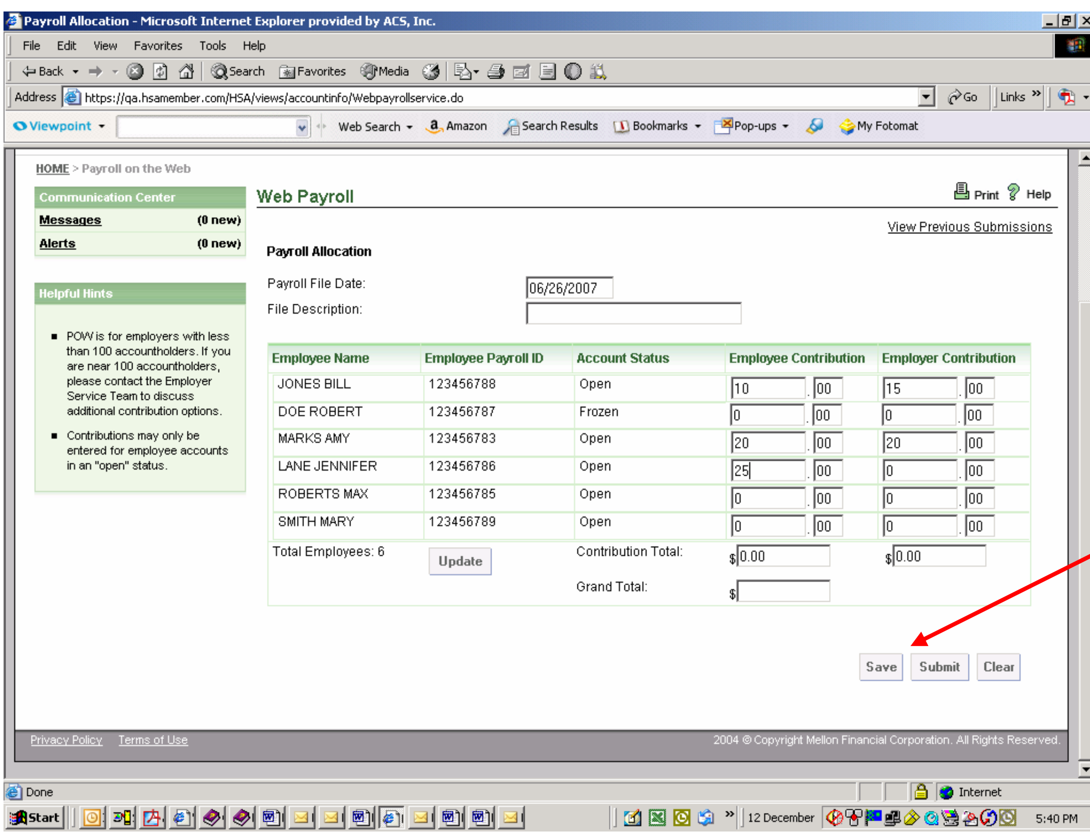
Note: system restriction will advise and require adjustment to any single entry for an accountholder in excess of the current IRS maximum annual contribution.

Review the input for the first three open accounts in the screen print below. No contributions are input for the frozen accounts, as input cannot be made for frozen accounts.

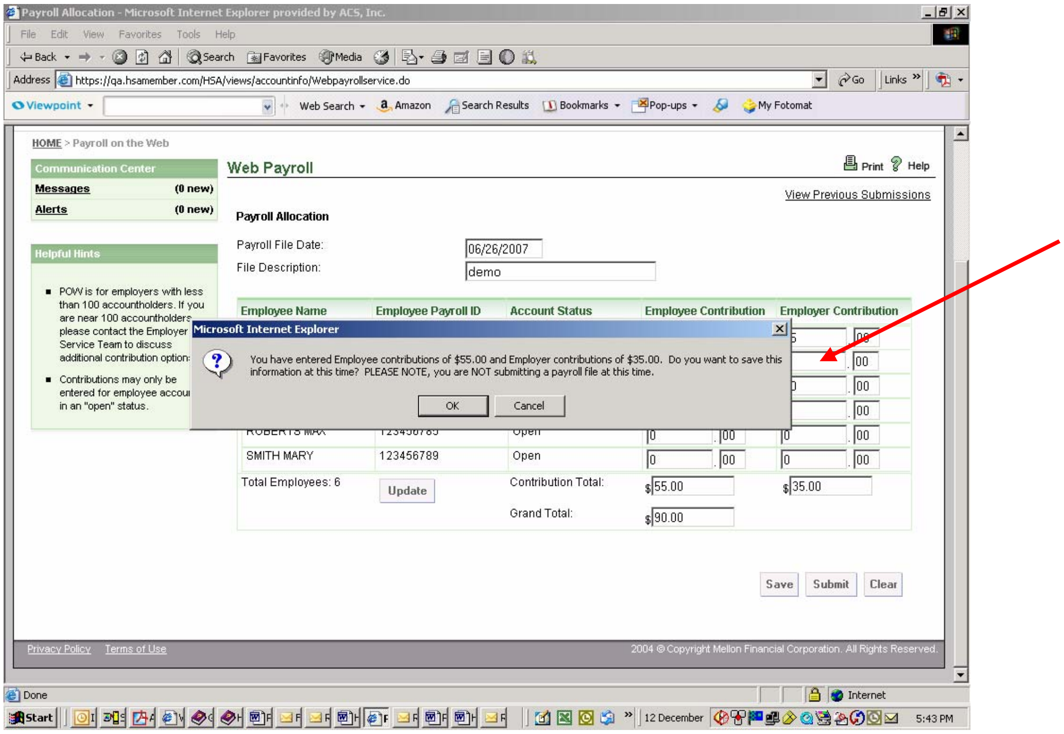
By pressing the "Update" button at the bottom of the screen, subtotals for the Employee Contributions and Employer Contributions, as well as an overall total will calculate.

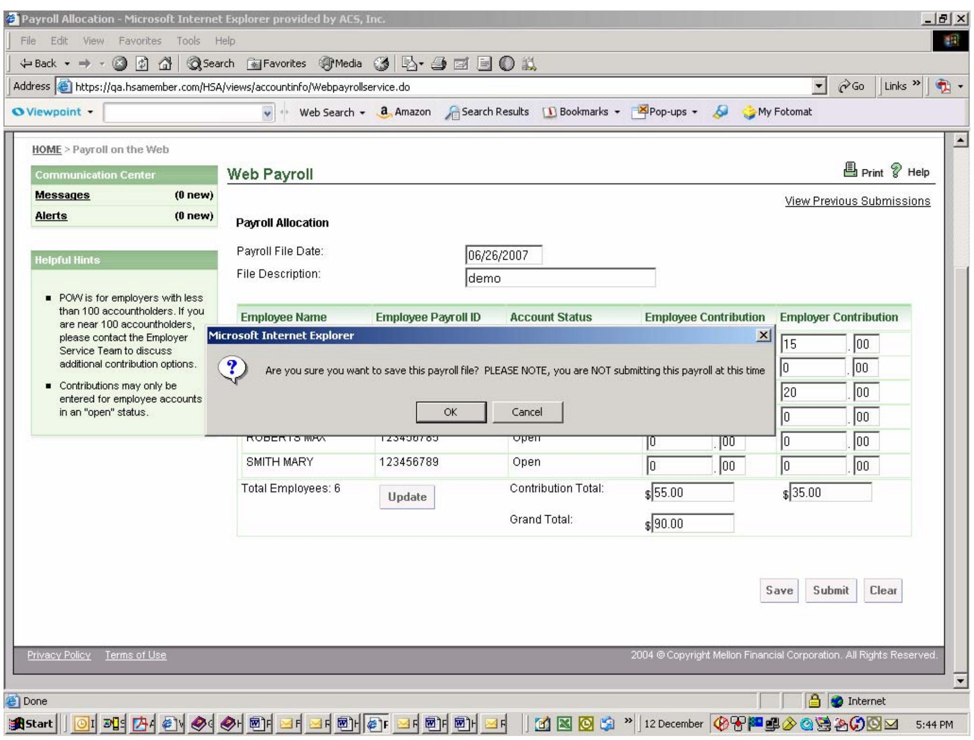
Note: a Contribution Total for Employee and Employer contributions as well as Grand Total display.

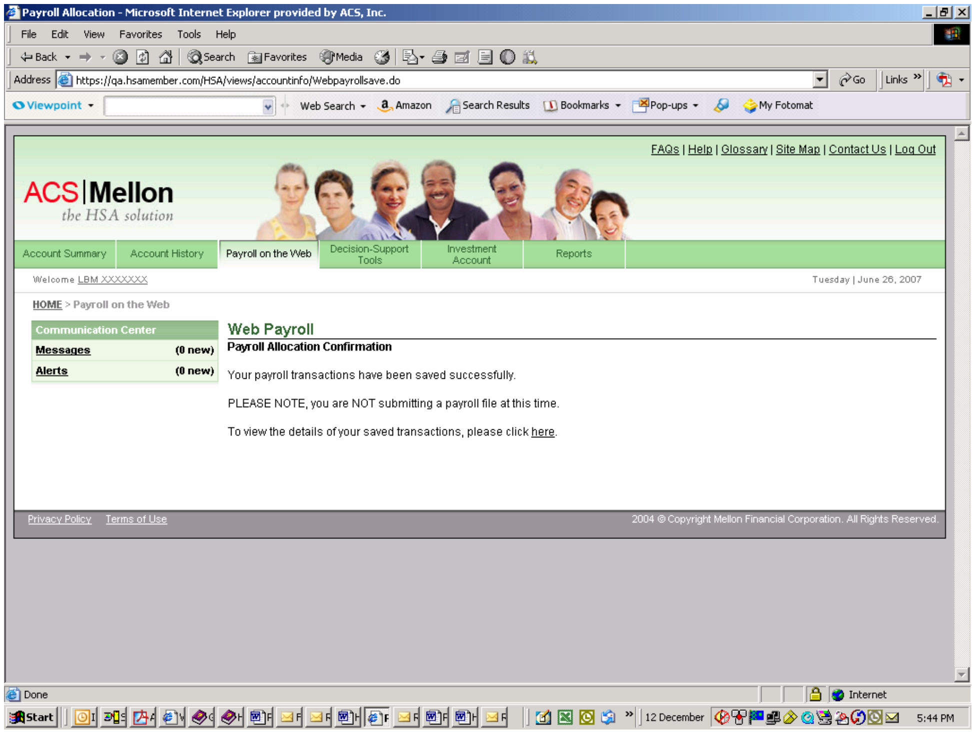
As you are inputting, you may select to "Save" your work. By pressing "Save" (located at the bottom right hand side of the screen next to submit) the dollar amounts input for each participant will be saved. You need to *input a description* and *select update* to calculate totals to "save."



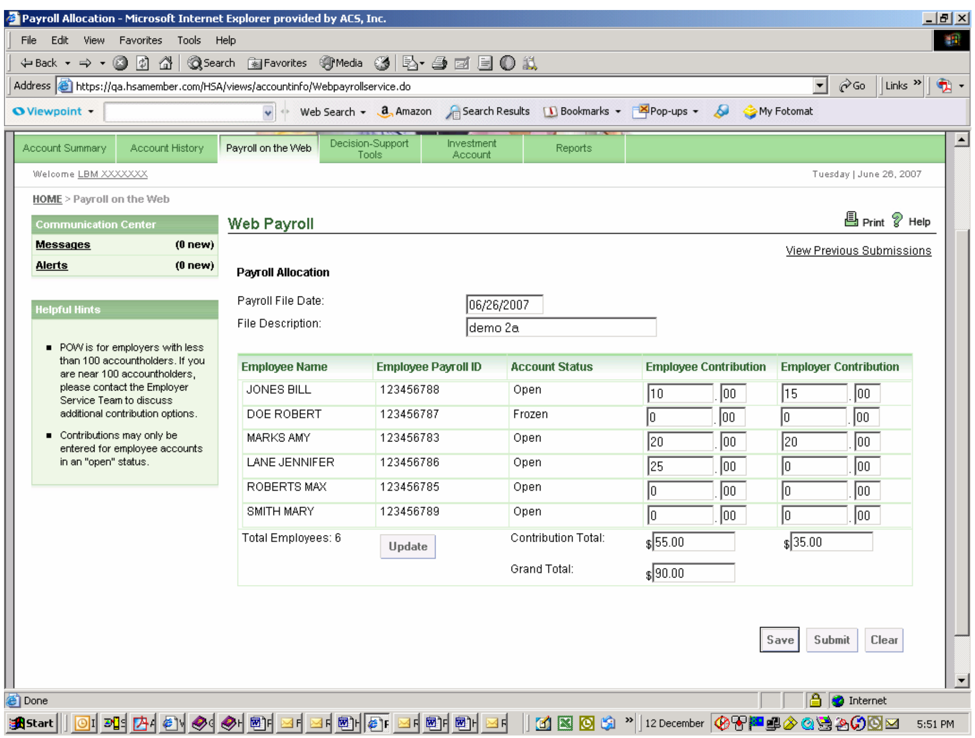
It is possible to save and not yet submit the payroll allocation. A reminder will advise you of the need to submit in order to post funds.

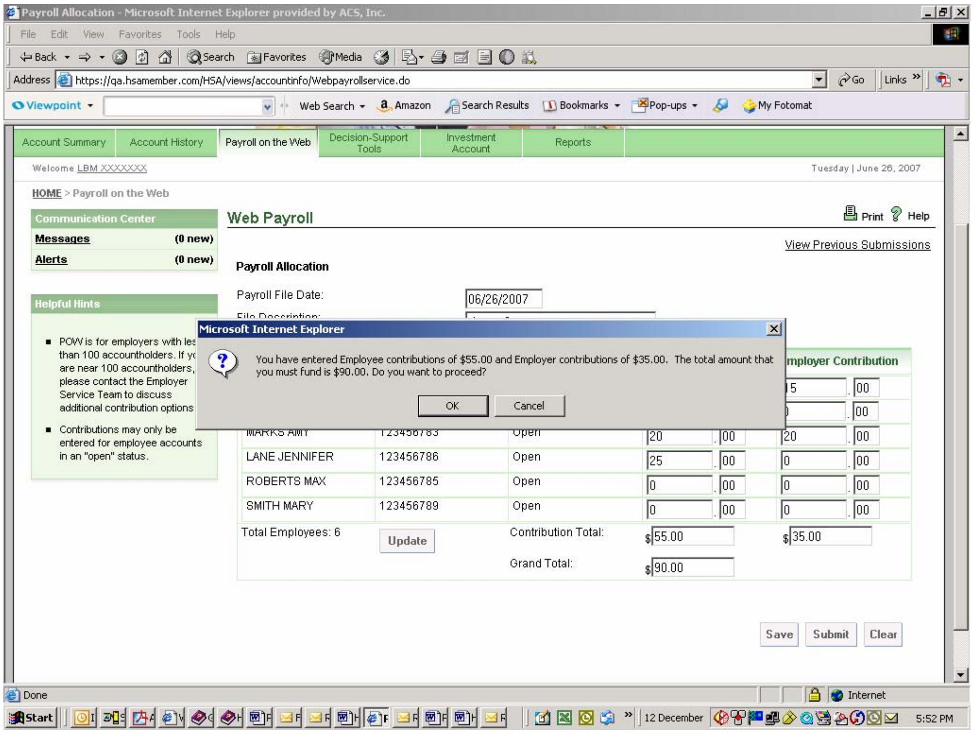


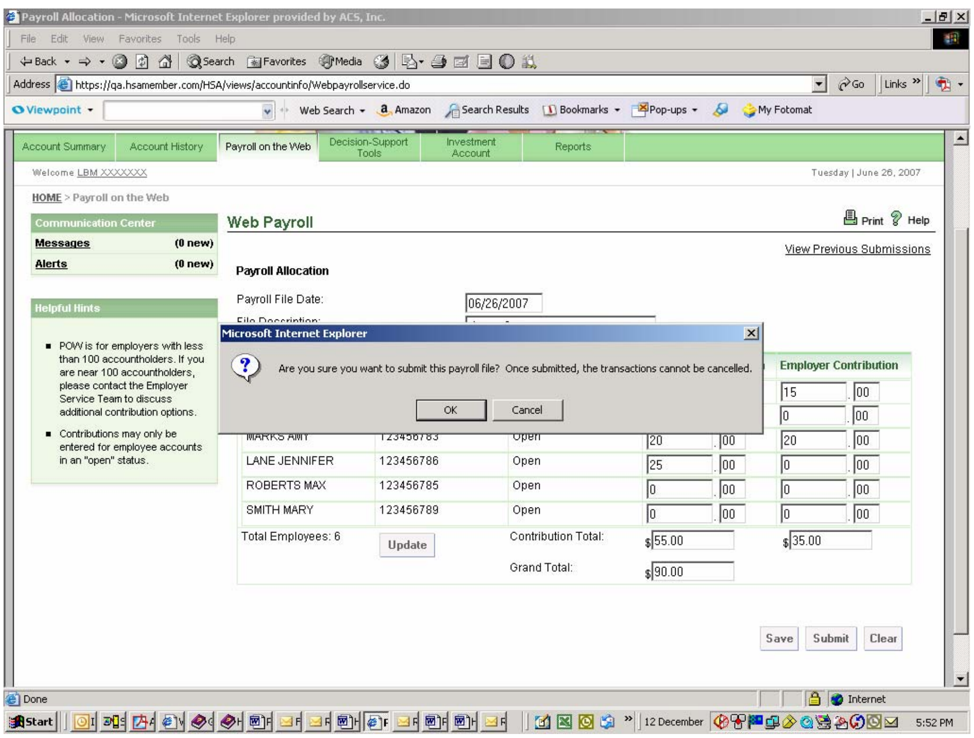






To submit the input most recently saved input – logon to the application, select Payroll on the Web tab – you will note the most recent input is displayed. (1) Enter a description; (2) select Update; and (3) press Submit to submit this input for processing.




Payroll Allocation - Microsoft Internet Explorer provided by ACS, Inc.
Web Payroll
Payroll Allocation
Payroll File Date: 06/26/2007
Microsoft Internet Explorer
You have entered Employee contributions of $55.00 and Employer contributions of $35.00. The total amount that you must fund is $90.00. Do you want to proceed?
OK
Cancel
LANE JENNIFER 123456786 Open
ROBERTS MAX 123456785 Open
SMITH MARY 123456789 Open
Total Employees: 6
Update
Contribution Total: $55.00 $35.00
Grand Total: $90.00
Save
Submit
Clear

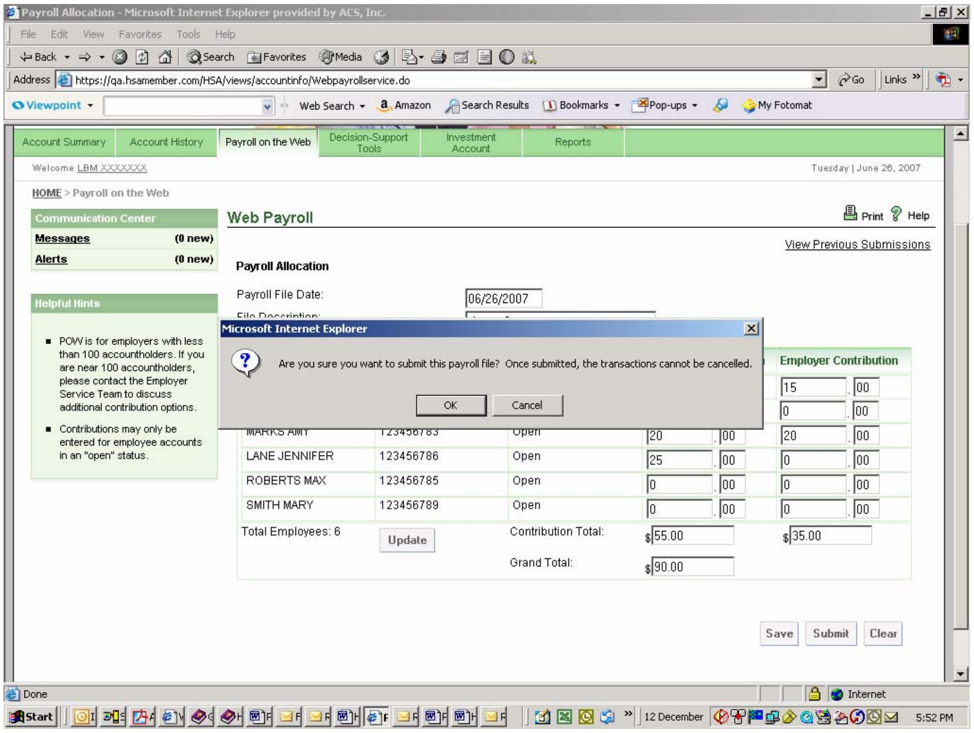

Payroll Allocation - Microsoft Internet Explorer provided by ACS, Inc.
Web Payroll
Payroll Allocation
Payroll File Date: 06/26/2007
Microsoft Internet Explorer
Are you sure you want to submit this payroll file? Once submitted, the transactions cannot be cancelled.
OK
Cancel
Employer Contribution
LANE JENNIFER 123456786 Open
ROBERTS MAX 123456785 Open
SMITH MARY 123456789 Open
Total Employees: 6
Update
Contribution Total: $55.00 $35.00
Grand Total: $90.00
Save
Submit
Clear

*Submitting Payroll Information for Processing*

After you have input the contribution information, press the "Submit" button at the lower right-hand of the screen. During processing an "hourglass" will display; the Payroll on the Web tab will *not* display. <u>Do not attempt to press the submit button again or to resubmit during the processing activity.</u> Upon submitting a file, the dollar amounts will be saved for subsequent submission. **It is imperative to review the individual and total dollar amounts of each submission as the previous submission record is retained.**

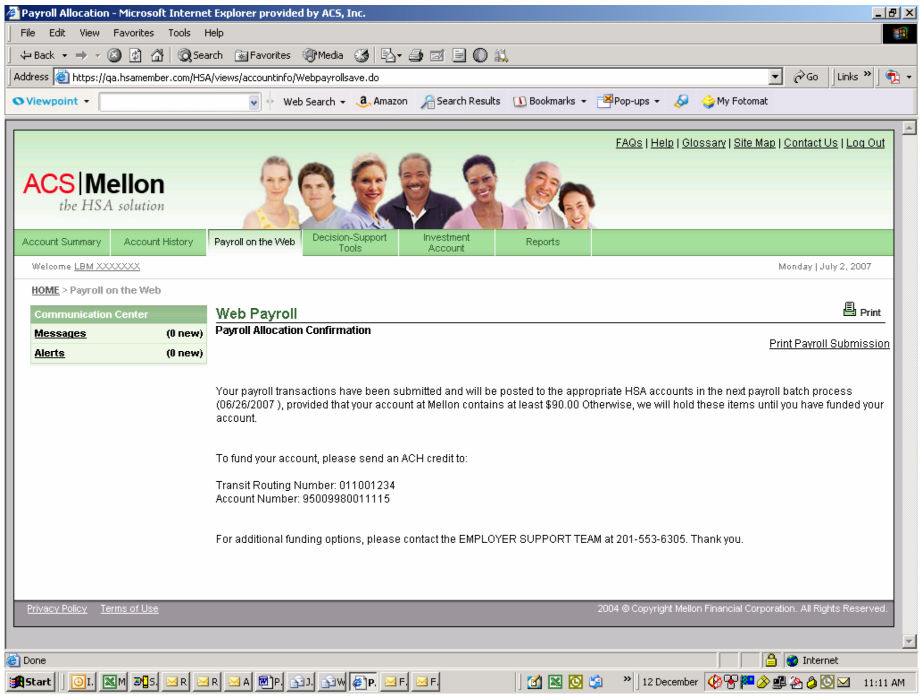
A summary total of the transactions input will display. You are asked to verify that you wish to proceed. You have the option to select "OK" to proceed or "Cancel" to return to the screen as completed for any modifications. If the input you have made is inaccurate you may elect to "Clear" at the bottom of the employee account listing. For a saved or previously submitted file, selecting "Clear" will only clear new inputs. To remove saved or previously submitted dollar amounts you need to reinput a "0" or a new value.

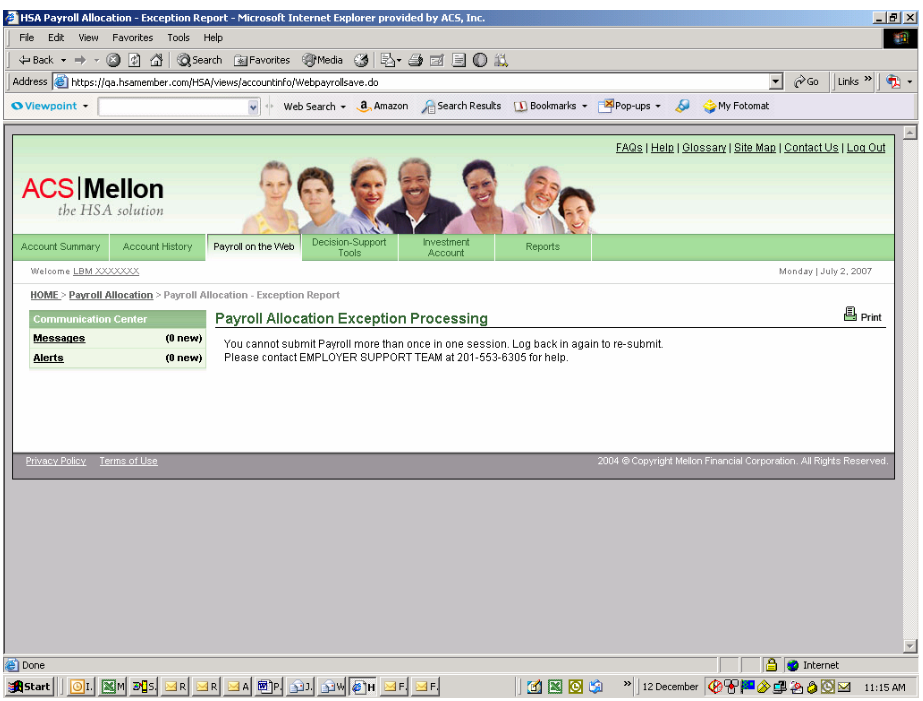
Upon indicating that you wish to proceed, you are reminded that ***"Once submitted, the transactions cannot be cancelled."***



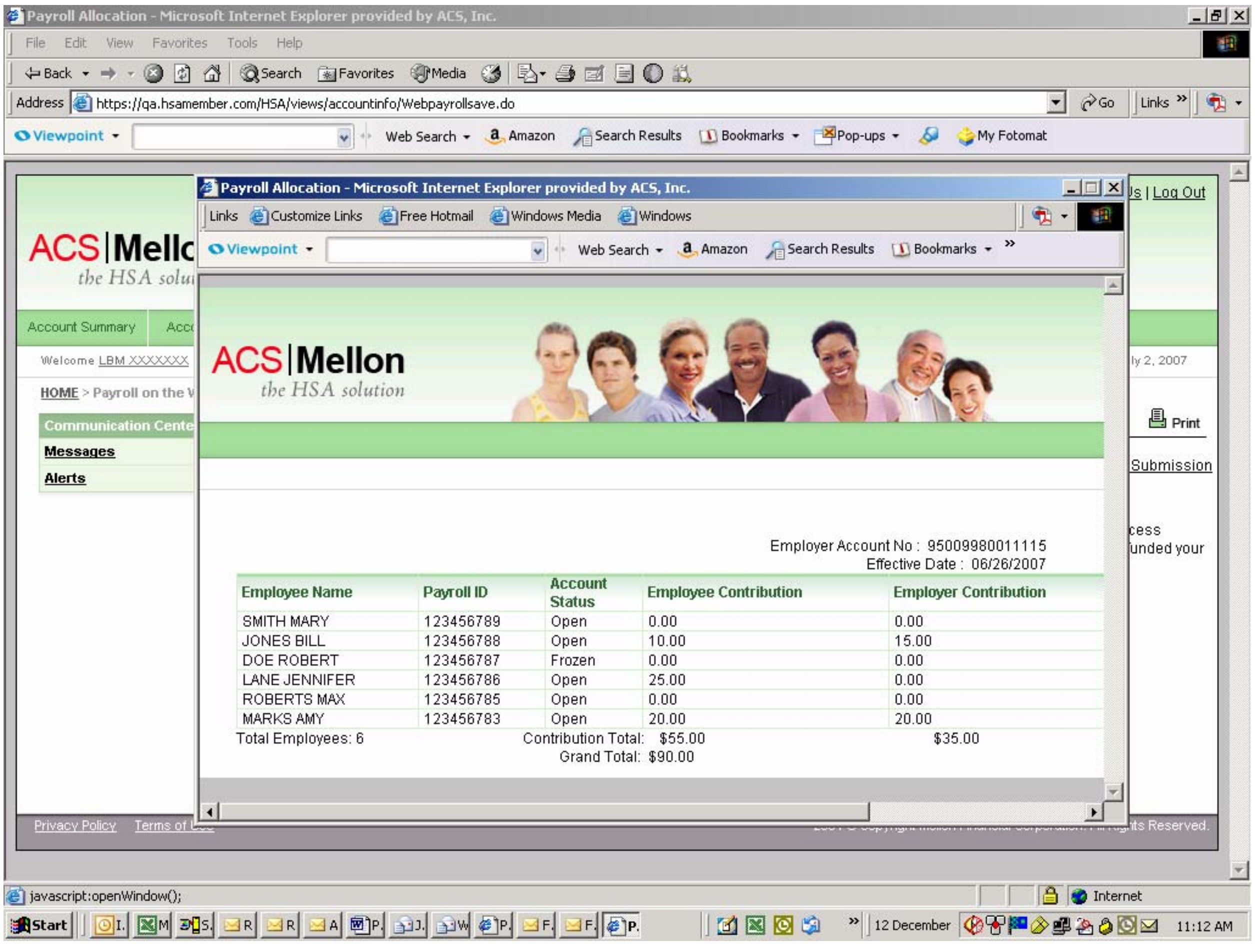
*Confirmation and Exceptions*

A confirmation will display for your records and information. **<u>If you do not receive a confirmation your file has not been received for processing.</u>** An exception processing (see below) screen will display in this instance. Note, only ONE payroll allocation may be submitted per logon. If you wish to complete more than one payroll you need to logout and relogon.



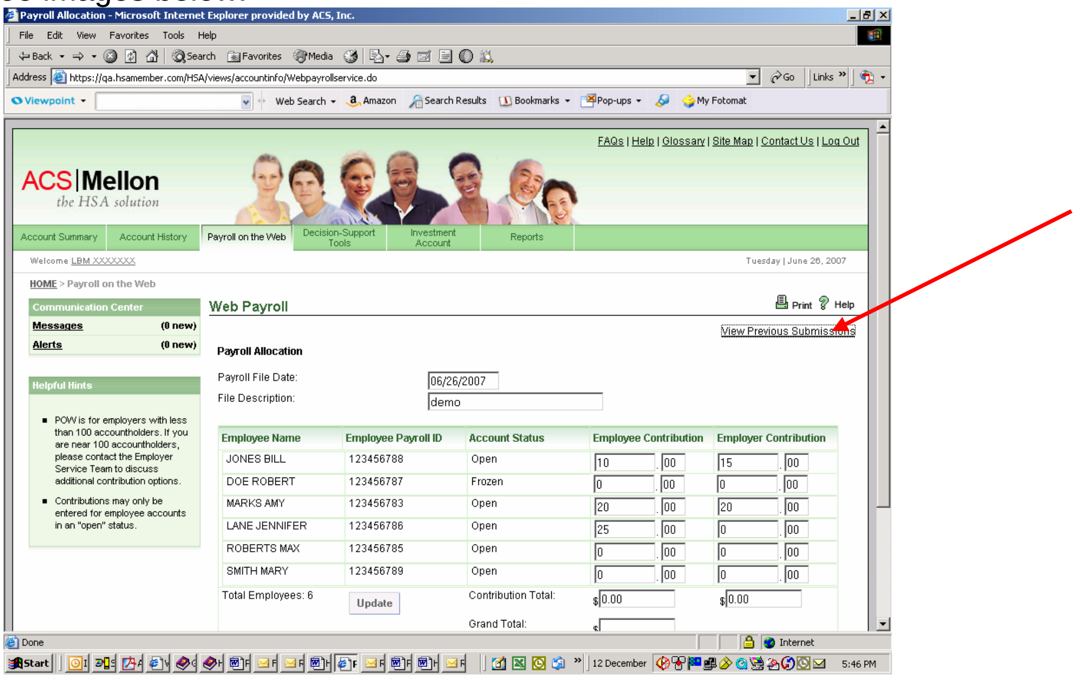
*Printing Detail*
*/*
Once submitted, you may elect to print a record of this submission. To do so, click the "Print Payroll Submission" link in the upper right hand corner of the screen.



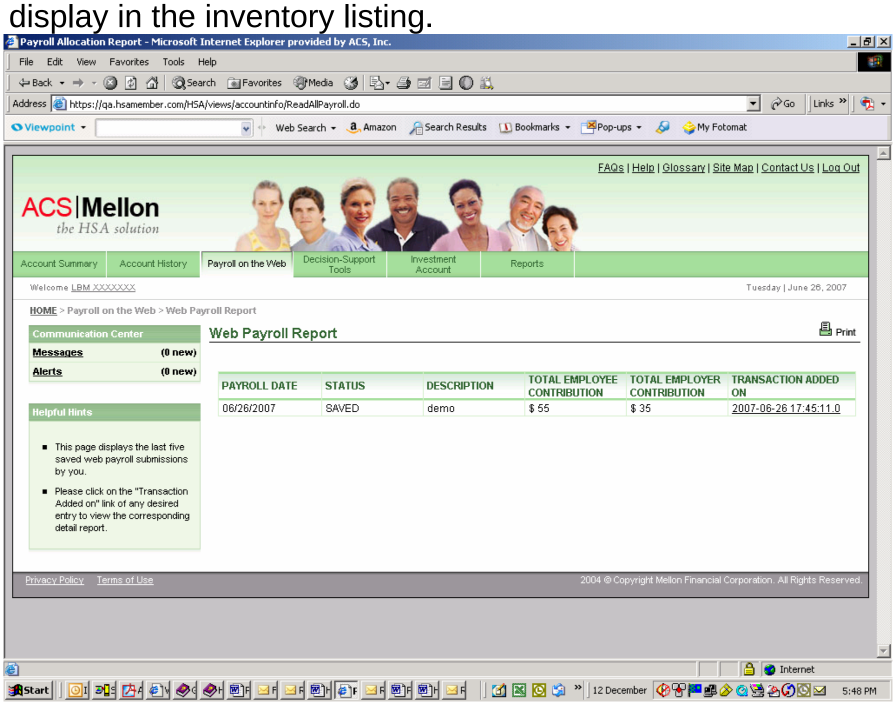

You may save the file as a web page, web archive or text file. Complete this by selecting "File" and "Save As". You may also print the file through this menu option.

View Previous Submissions

Upon using Payroll on the Web at least one time, the previous dollar amount submitted are retained *and* a maximum of five previous submissions are inventoried and may be displayed. See images below.




Select "Previous Submissions" in the upper right hand corner of the screen to view the inventory of prior submissions. In addition, you can reopen the file to view the details. The Payroll File Date, Description and total employee and employer contribution amounts will display in the inventory listing.




By selecting a file (click on the payroll file date) the details of the file will display.

*Logout*
Do not forget to logoff the Payroll on the Web application. Verification that you are logged out of the application will display.

Note, for your security you will be logged out after 28 minutes of inactivity. Any input you have made to that point will be lost. You will need to re-input this information.

You need to logout and re-login if you wish to submit multiple payroll files in a single day.

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# Funding Your Payroll Contribution

The information submitted via Payroll On the Web will process only when (1) the effective date has been reached, and (2) sufficient funds are available in the employer account. *File input will not post to accounts until funding equal to or greater than its total posts to the employer account.*

A lump sum transfer of funds sufficient to cover the Employee Contributions and the Employer Contributions should be remitted to Mellon Trust of New England, N.A. via ACH or check.

***ACH Origination***

Employers should direct ACH funding to:

| | |
|---|---|
| Receiving Bank: | Mellon Trust of New England, NA |
| Receiving Bank Address: | One Boston Place, Boston, MA 02108 |
| Bank Transit Routing Number: | 011001234 |
| Receiving Bank Account: | Mellon HR&IS HSA Custodial Account |
| Receiving Bank Account Number: | 9500998XXXXXXX |
| Addendum Information: | (Provide Employer Name) |

ACH credits must be received one day before payroll effective date and should be directed to a checking (not savings) account.

***Check***

Employers should mail a check, payable to Mellon Trust of New England, N.A. a/c 9500998XXXXXXX. Checks may be mailed to:

| | | |
|---|---|---|
| Mellon HSA Solution<br>P.O. Box 4038<br>Woburn, MA 01888-4038 | or | Mellon Financial<br>135 Santilli Highway<br>Asset Acct Services, 026-0019<br>Everett, MA 02149 |

Checks must be received one day before payroll effective date.

***Wire transfer***

Employers should wire funds directly to their HSA payroll sub-account as follows:

| | |
|---|---|
| Receiving Bank: | Mellon Trust of New England, NA |
| Receiving Bank Address: | One Boston Place, Boston, MA 02108 |
| Bank Transit Routing Number: | 011001234 |
| Beneficiary Name: | Mellon HR&IS HSA Custodial Account |
| Beneficiary Account Number: | 019682 |
| Reference Information: | For Further Credit (FFC):<br>Provide Employer Name and Sub-account number) |

Wires must be received by 5:00 PM EST one day before payroll effective date for employers transmitting files.

# PASSWORD MANAGEMENT

An initial password is provided to you as part of setup. During your first logon, you are required to change the password. Ongoing, you may change the password at any time by selecting “Change Password” at the logon screen.


## Forgotten or Expired Password?

Please contact the Mellon HSA Employer Support Team at 201- 553-6305 to have your password reset. You will need to provide your user id (account number beginning 9500998).

# FAQs

What is my user id?

Your employer user id is the employer sub-account. It begins 9500998. The user id cannot be changed. If you have not received a user id or employer sub-account contact the Employer Support Team at 201-553-6305.

How do I obtain my user id?

You should receive an email from the Employer Support Team or your Client Service Manager providing the user id. For security purposes, this is emailed independently of the user guide. This information is provided to the business contact information provided at the time of employer setup, or other specified contact.

What if I have forgotten my user id?

Contact the Employer Support Team at 201-553-6305. For security purposes we will only provide this information to contact names of record.

What is my initial password?

Your initial password is 999999999. Upon first logon you must change the password. Passwords must be nine characters or less and must contain one numeric value

What do I do if I am locked out of the application? Cannot remember my password?

Contact the Employer Support Team at 201-553-6305 and request a password reset. For security purposes we will only reset passwords to the contact names of record.

How come one of my employee's is not displaying on the *POW!* screen?

Only employees currently on the Mellon HSA Solution recordkeeping system with your employer id will display. If an enrollment has not been received or successfully processed, the name and payroll information will not display. If we have been advised an employee has terminated (either employment or coverage under the HDHP) the employer code associated to that account has been changed. As it is no longer the employer code assigned to your company, the information will not display.

What steps should I take regarding employees who are not displaying on the *POW!* screen?

- ✓ Check that the individual is currently employed by your firm and participating in the HDHP plan.
- ✓ Check that enrollment has been submitted, typically by your health plan or debit card vendor, and that it processed successfully. (Edit of successfully processing would have been received by enrollment file submitter.)
- ✓ After verifying both of these events, contact the employer support team. For research purposes, we will need the social security number and name of the person.

Why is an account "frozen"?

Accounts designated as frozen have processed successfully onto the recordkeeping system. However the accountholder has not completed signature processing (either electronic or master signature card).

What actions should be taken regarding the frozen accounts?

Employees can open their frozen accounts by completing the signature process. Electronic signature (e-sig) can be completed by logging onto the member website. The url is www.hsamember.com. The user id for an accountholder is their account number. Their initial logon password is their social security number.

What is the employer code and how do I use it?

Each employer is assigned a three-character employer code. This is used to uniquely identify your accountholders. It is submitted for each accountholder. In addition, funds from your employer sub-account can only post to accounts that are listed in your employer code. When an account/employee terminates the employer code is changed to XXX. The employee will no longer display on your Payroll on the Web. Funds from your employer sub-account cannot post to an account with an employer code different from yours.

What do I do with funds withheld for a former employee (no longer displaying on *POW!)*?

You can distribute the funds to the employee as taxable wages. The accountholder may then contribute the funds to the account on an after-tax basis using the deposit slip found in the back of the checkbook or available on the member website under "downloadable forms".

Why are the dollar amounts from previous submissions displayed?

In July 2007 we enhanced the *POW!* application to automatically save prior contribution information. This way, an employer does not have to re-input the same information. Employers should check the contribution amounts and verify these are the amounts to again post to the accounts. A file description is required to update and submit saved information.

How do I submit information previously saved?

Logon to *POW!; e*nter a file description, press update and submit the saved and retained information. You will have opportunity to verify the employee and employer subtotals as well as the total contribution prior to resubmitting.